FHA INFO #17-27

June 21, 2017

TO: All FHA-Approved Mortgagees; All FHA Roster Appraisers

NEWS AND UPDATES

In this Announcement:
- Resolving Common Challenges When Using the Electronic Appraisal Delivery Portal
- Updated Electronic Appraisal Delivery Portal User Guides Now Available

See below for details.

Resolving Common Challenges When Using the Electronic Appraisal Delivery Portal

If you are a user of the Federal Housing Administration's (FHA) Electronic Appraisal Delivery (EAD) portal, consider the information below to help you save time by resolving common challenges that can lead to processing delays.

Avoid EAD System Lockouts: Keep Your FHA Connection User ID Up-to-Date
EAD portal users must have and maintain a valid user ID for the FHA Connection (FHAC) system to access the EAD portal. If you have not signed on to FHAC for 90 days, your user ID will be terminated and must be reinstated by your organization's FHAC Application Coordinator. If your FHAC user ID expires, you will not be able to access the EAD portal until your user ID is reinstated.

Note that your EAD portal user ID and password are different than your FHAC user ID and password.

Clearing the Top Five Hard Stops
The table below contains the top five EAD portal hard stop error messages that users receive, along with potential causes and resolutions to clear the errors. Over 65 percent of first-time submission errors come from these hard stop error messages.

Hard Stop	Description	Cause and Resolution
FHA 500	FHA case number is missing or provided in an invalid format.	An FHA appraisal may not be transmitted from the appraiser to the mortgagee without an FHA case number. The FHA case number must be entered on the appraisal report in a 10-character format (three numeric digits, followed by a dash, and then followed by seven numeric digits; example: 123-4589034). The FHA case number must be entered by the appraiser above the file number to correspond with the Extensible Markup Language (XML) label below:

		/VALUATION_RESPONSE/REPORT/@AppraiserAdditionalFileIdentifier. In most appraisal software packages, this is formatted as an additional file number. The FHA case number may also appear in a similar place on other pages of the report, but it is not a requirement. The loan product type identifier (e.g., "703") is not part of the case number. Do not include "FHA #" or similar verbiage in front of the case number.
FHA 501	FHA case number on appraisal does not match Document File.	• Ensure the FHA case number within the EAD portal Document File is correct. • Ensure the appraiser entered the correct FHA case number on the appraisal report.
FHA 504	FHA case number on appraisal is not assigned to lender.	• For a transferred case, ensure the transfer is complete in FHA Connection before uploading the appraisal to the EAD portal. • Ensure the FHA case number within the EAD portal Document File is correct. • Ensure the FHA case number in the appraisal report is correct.

9001	Appraisal data in invalid format.	Ensure the appraiser's software is updated with the most current version.
		
		FHA only accepts appraisals in the Mortgage Industry Standards Maintenance Organization (MISMO) formats with embedded PDF, as created by the appraiser:
		
		• MISMO 2.6 XML GSE format:
		  — Fannie Mae Form 1004/Freddie Mac Form 70, *Uniform Residential Appraisal Report*
		  — Fannie Mae Form 1073/Freddie Mac Form 465, *Individual Condominium Unit Appraisal Report*
		
		• MISMO 2.6 Errata 1 format:
		  — Fannie Mae Form 1004C/Freddie Mac Form 70B*, Manufactured Home Appraisal Report*
		  — Fannie Mae Form 1025/Freddie Mac Form 72, *Small Residential Income Property Appraisal Report*
		  — Summary Appraisal Update Report section of Fannie Mae Form 1004D/Freddie Mac Form 442, *Appraisal Update and/or Completion Report*

FHA 3300	Site Area must be greater than '0' unless under condominium ownership.	Ensure Site Area is completed as follows: • Square Feet: enter Site Area as a whole number; enter "sf" for square feet. • One Acre or More: enter whole number or decimal; do not use fractions or spell out. For example, one acre is entered as "1," not "1 ac." One and one quarter acres is entered as "1.25," not "1-1/4 ac." • Square Meters: enter whole number or decimal; enter "sqm" for square meters. Only the abbreviation formats above may be used. Do not use "square feet," "sq. ft.," "acres," or other abbreviations. In compliance with the Uniform Appraisal Dataset, periods may not be used in the abbreviations.

Quick Links

- Visit the EAD Portal page on HUD.gov for access to recorded webinar training, user guides, fact sheets, and more: https://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/lender/origination/ead
- Find answers to common EAD questions on the FHA Resource Center's online FAQ page at: https://portal.hud.gov/hudportal/HUD?src=/FHAFAQ

Updated Electronic Appraisal Delivery Portal User Guides Now Available

Today, the Federal Housing Administration (FHA) posted updated versions of the following three Electronic Appraisal Delivery (EAD) portal user guides on the EAD Portal web page on HUD.gov:

1. EAD General User Guide;
2. EAD Lender Administrator Guide; and
3. EAD Lender Agent Administrator Guide.

All three guides have been updated to include information and explanations for some of the most frequently asked EAD questions on topics including passwords, system access, and multiple appraisal documents. Specific changes are detailed in the Document Revisions section at the beginning of each guide.

Quick Links

- Access the updated EAD user guides on the EAD Portal page on HUD.gov at: https://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/lender/origination/ead

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Resources

Contact the FHA Resource Center:

- Visit our online knowledge base to obtain answers to frequently asked questions 24/7 at: www.hud.gov/answers.
- E-mail the FHA Resource Center at: answers@hud.gov. Emails and phone messages will be responded to during normal hours of operation, 8:00 AM to 8:00 PM (Eastern), Monday through Friday on all non-Federal holidays.
- Call 1-800-CALLFHA (1-800-225-5342). Persons with hearing or speech impairments may reach this number by calling the Federal Relay Service at 1-800-877-8339.

RESOURCE INFORMATION	
FHA INFO Archives:	Visit the FHA INFO Archives to access FHA INFO messages issued from 2012 to the present.
Subscribe/Unsubscribe Instructions:	To subscribe to the Single Family FHA INFO mailing list you can use this link: FHA INFO or send a request by email to: answers@hud.gov Bulk subscriptions: To sign up your entire office or a large group, send the list of email addresses (in the format below) to: answers@hud.gov aaa@xyz.com bbb@xyz.com ccc@xyz.com To Unsubscribe follow the unsubscribe instructions on that page.
Resource Links:	Archived Webinars Foreclosure Assistance Career Opportunities Grant Opportunities

Contracting Opportunities	HUD Homes Property Listings
Events & Training	HUD.gov
FHA Forms	Making Home Affordable
FHA Homeownership Centers	Presidentially Declared Disaster Areas
FHA Mortgagee Letters	Visit our Single Family Home Page

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